

Subject: Agent Briefing: Open Enrollment Kicks Off This Week



November 3, 2016

Director's Corner

Review insights on this year's open enrollment from [Kirk Whelan, Director of Outreach and Sales, and Covered California for Small Business>>](#)

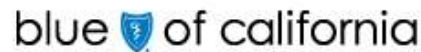
What's New for Open Enrollment



Welcome to coverage!

Open Enrollment is Here

The Open Enrollment Period for 2017 coverage began **this week, November 1, 2016** and consumers can now enroll in healthcare coverage through January 31, 2017. In order to have coverage begin January 1, 2017, consumers must make a plan selection by December 15, 2016 and also pay the binder payment by December 27, 2016.



Did you know...

- **4/5** people receive financial help paying for their coverage with Covered California
- For those receiving financial help, the average monthly premium payment has been **less than \$100**



Covered California Bus Tour

Covered California's statewide, Open Enrollment Bus Tour kicks off next week, Saturday, November 12 in San Diego and will conclude in Santa Cruz on November 19. During the bus tour, we will be highlighting locations where consumers can enroll. Help support Covered California's mission in your community by joining us at a bus tour event near you. View the [bus tour event schedule here](#) and contact your [Covered California Outreach and Sales Field Representative](#) for more information.

Open Enrollment Tool Kit

Agents have multiple resources available to help with enrolling consumers this Open Enrollment season. Many of the answers to your open enrollment-related questions can be found in the [2017 Open Enrollment Tool Kit](#), which includes resources such as the [Income Guidelines](#) and [Standard Benefit Design](#) charts, [formularies](#), and [Health and Dental Plans contact information](#) to access provider directories, which can all be used to handle a wide variety of open enrollment scenarios.

Press Release: Covered California to Launch Open Enrollment Tuesday for Health Coverage in 2017

On Friday, October 28, 2016 Covered California announced in a press release what's new for this year's open enrollment period. Improvements include changes to insurance products, more consumer help while shopping with an updated online shopping tool, a Covered California Service Center call back feature, improvements to access to care, a new advertising campaign, and a third annual bus tour. [Read the full press release for more details here>>](#)

Social Media Tool Kit for Open Enrollment Now Available

Access our **updated** Social Media Tool Kit which provides resources and best practices, along with pre-approved Open Enrollment content in English and Spanish and shareable images for Facebook and Twitter. [Download the updated Social Media Tool Kit now>>](#)



We need your help this year!

The “**Optional Data**” page within the online application (CalHEERS) consists of four valuable questions and takes less than one minute to complete.

We have found when consumers enroll unassisted, 90% of the applications contain the optional demographic information. Agents fill out only 63% of the optional data. **Let's work together and get to 80% participation!**

Here's Why:

- The answers help Covered California understand who is getting insured, and more importantly, who remains uninsured
- We can provide resources (targeted [Heat Maps](#) and sales tools) to our partners to better assist them in finding and enrolling the uninsured throughout the state
- Helps us determine if there are gaps in services
- Use in conjunction with our carrier partners to promote integrated and targeted outreach strategies and increase investments in reaching the remaining uninsured

“Optional Data” page questions include:

- What language should we write to this person in?
- What language do you want us to speak to this person in?
- Is this person of Hispanic, Latino, or Spanish Origin?
- What is this person's race?

Help Us Get to 80% – Don't Skip on the Data

Renewal

Passive Renewals Begin Today

Beginning Thursday, November 3 through mid-December, consumers who have not taken an active role in renewing will automatically begin to renew into 2017 coverage. **In order for a consumer to automatically renew for 2017, the consumer had to be in an “Enrolled” or “Pending” status by October 1, 2016.** Any consumer that did not plan select prior to October 1

will not have an automatic renewal and the certified enroller must process an active renewal.

Review our [Renewal Tool Kit](#) for resources to help consumers through the renewal process. Also, review [important renewal reminders](#) about making changes to a consumer application and providing [Consent for Verification](#) as you assist consumers this renewal season.

Shopping Makes Cents – Active Renewal

Remember, marketplace rates have changed. Use the Shop & Compare tool to review both health and dental plan rates. Agents can access the updated tool by clicking on “Start New Application” in their Agent Portal, then click “Preview Health Plans.” Agents can now add a plan directly to a consumer’s *Cart* from the Shop & Compare tool and complete the application. These cases will be delegated to the agent. Click “Preview Plans” at any time to begin a new quote.

Resetting a Consumer’s Password

Do you have a consumer who is experiencing problems resetting their password in the online application (CalHEERS)? Review the [CalHEERS Password Reset Job Aid](#) to assist them this renewal season.

Special Enrollment

Special Enrollment Verification

Some consumers who apply for Covered California coverage in a Special Enrollment Period (SEP) are asked to submit verification of their Qualifying Life Event (QLE). To assist consumers who have received this request, check the [Special Enrollment Acceptable Document List](#) to select the correct document to send to Covered California. Learn more about the [Covered California Special Enrollment Verification process here>>](#)

Webinars

Register Today: Oscar Member Experience Webinar

On Thursday, November 10 the Outreach and Sales team will be joined by the Covered California Qualified Health Plan, Oscar. Attend this webinar to

learn more about and the Oscar member experience and the resources available to consumers. [Register for the Oscar webinar here today>>](#)

Resources

Agent Changes in 2017 Qualified Health Plan Contract

Review the changes to the [2017 Qualified Health Plan Contract](#) that affect agents, which includes communication to agents on delinquent monthly premiums, fair commission payments, Agent of Record changes with the updated [Delegation and Delegation Change Request Policy for the Individual Marketplace for 2017](#), and an annual survey score card.

Small Business

Renewals: Big Shifts in Plans Effective January 1, 2017

Covered California for Small Business is adding new benefits in 2017 that will allow employers and their employees to select broader coverage with more contracted providers in rural regions. [Discover what this means and which health plans are expanding and which are being discontinued here>>](#)

Agency Roll-Up Benefit for Cumulative Incentive Program

Covered California for Small Business has added a new feature to the fourth quarter Agent Incentive Program to make earning more for combined efforts even easier! [Learn more about the Agent Incentive Program here>>](#)

Special Enrollment Period for Small Business Program

The Covered California for Small Business Special Enrollment Period runs **November 15 through December 15, 2016**. During this one-month period only, small businesses that have not previously met participation or contribution requirements will be allowed to enroll for 2017 coverage. Now is a good time to reach out to your groups that have been previously challenged with meeting contribution requirements.


Warning

Keep Your Covered California Certification Status


November 1 was the deadline to **sign or respond to a request to sign the amended Agent Agreement electronically via DocuSign®** in order to maintain certification with Covered California. Contact AgentContracts@covered.ca.gov with any questions regarding your amended Agent Agreement. If you have sent corrected information to AgentContracts@covered.ca.gov, don't panic. We are in the process of resending corrected Agent Agreements, and you will not be decertified for submitting your contact after the November 1 deadline.

Seen on Social

Facebook Post

**Covered California**October 26 at 11:30am · 🌐

Thinking about health coverage for 2017? High-quality plans from well-known carriers is available at a lower cost through CoveredCA.



blue of california Health Net[®]

Anthem BlueCross KAISER PERMANENTE[®]




CCHP Health Plan LA Care HEALTH PLAN

MOLINA HEALTHCARE COVERED CALIFORNIA OSCAR

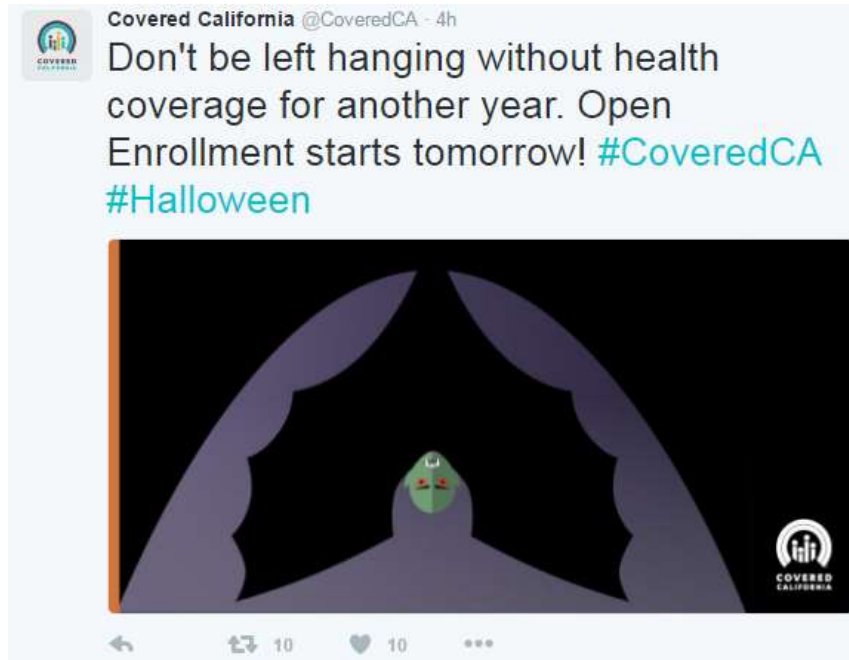
SHARP HEALTH PLAN VHR Valley Health Plan

Western Health Advantage

Open Enrollment Starts Nov. 1!

 Like  Comment  Share

Twitter Post



Health Reform Landscape

Covered California's Executive Director Answers Questions on Rate Hikes

In a question and answer series with Peter V. Lee, Covered California's executive director, The Sacramento Bee published an article on Monday, October 31 that discussed why Covered California's rate hikes are lower than the rest of the U.S. [Review the full list of questions and answers here>>](#)

Premiums Down from Key Moves by Covered California

On October 30, The Mercury News published an article that provided insight on how key moves by Covered California have kept premium rates down. With the federal exchange averaging a 22 percent increase in premiums, Covered California's average increase is 13.2 percent. [Read the full story to review some of the reasons why here>>](#)

California's Office of the Patient Advocate Releases Annual 'Report Cards'

On Monday, October 24, California Healthline published an article which contained the annual report cards for health plans and medical groups by the Office of the Patient Advocate. The tool is meant to help guide consumers as they shop for coverage during Open Enrollment. [Review the full article and gain access to the report cards here>>](#)

California is Demonstrating What the Affordable Care Act Can Achieve

In an article published in The Los Angeles Times last month, it was reported that California has proved the Affordable Care Act can be successful when state and industry leaders work together to provide multiple health and dental insurance choices, control costs, and protect consumers. [Read the full story here>>](#)

Agent Service Center

Monday - Friday, 8:00am to 6:00pm
Saturdays and Sundays, Closed

Holiday Closures:

Friday, November 11, Veterans Day
Thursday, November 24, Thanksgiving
Thursday, November 25, Day after Thanksgiving

Phone: 877-453-9198

Review the updated [Agent Service Center schedule](#) for availability, extended hours of operation, and a full list of holiday closures throughout the Open Enrollment season.

Upcoming Outages

Saturday, November 5 from 8:00pm to Monday, November 7 at 6:00am*

*This outage is scheduled for the first weekend of Open Enrollment. Plan ahead and avoid any event that would require the online application during this time.



Covered California's Agent Service Center

Phone: 877-453-9198 Monday - Friday 8:00 a.m. - 6:00 p.m.

E-mail: Agents@covered.ca.gov

Check the [Agent Service Center schedule](#) for availability.

Do you have suggestions for how we can make this newsletter better?
Contact us at OutreachandSales@covered.ca.gov. We want to hear from you.

Visit our [Link To Us](#) webpage to access official Covered California buttons
which you can include on your website or any other digital marketing materials.